

DEBTOR: Gary A. and Betty Karen Hess

CASE NUMBER: 18-50438

**OFFICE OF THE UNITED STATES TRUSTEE
WESTERN DISTRICT OF VIRGINIA
MONTHLY OPERATING REPORT
CHAPTER 11
INDIVIDUAL DEBTORS**

**Form 3
COVER SHEET AND QUESTIONNAIRE**

For Period Ended: May-19

THIS REPORT MUST BE FILED WITH THE COURT 15 DAYS AFTER THE END OF THE MONTH

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

Report/Document Attached	Previously Waived	REQUIRED REPORTS/DOCUMENTS
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Cash Flow Statement (Page 2)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 Cash Reconciliation(s) and Narrative (Page 3)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	3 Cash Receipts Detail (Page 4)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 Cash Disbursements Detail (Page 5)
<input type="checkbox"/>	<input type="checkbox"/>	5 Receipts and Disbursements Recap Case to Date (Page 6)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	6 Bank Statements for All Bank Accounts (remember to redact all but last four digits of bank account number)

QUESTIONNAIRE

Yes

No

Please answer the questions below for the month being reported:

1. Did you deposit all receipts into your DIP account this month?	<u>x</u>	<u> </u>
2. Are all insurance policies current and in effect?	<u>x</u>	<u> </u>
3. Have all taxes been timely filed and paid?	<u>x</u>	<u> </u>
4. Did you pay all your bills on time this month?	<u>x</u>	<u> </u>
5. Are you current on U.S. Trustee quarterly fees payments?	<u>x</u>	<u> </u>
6. Did you borrow money from anyone this month?	<u> </u>	<u>x</u>
7. Did you paid any bills you owed before you filed for bankruptcy?	<u> </u>	<u>x</u>
8. Do you have any bank accounts open other than the DIP account?	<u> </u>	<u>x</u>

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 6/6/2019

Signature (Debtor): 

Print name: Gary A. Hess

Signature (Co-Debtor, if one): 

Print name: Betty Karen Hess

DEBTOR: Gary and Betty Karen HessCASE NUMBER: 18-50438**CASH FLOW STATEMENT - INDIVIDUAL DEBTOR(S)**

Month Reporting:

May-19**CASH FLOW SUMMARY (SEE NOTE A)**

1. Beginning Cash Balance	\$ <u>41,922.07 (1)</u>
2. Cash Receipts	
Wages	<u>2,557.62</u>
Social Security	<u>4,212.30</u>
Other <u>Retirement</u>	<u>688.06</u>
Total Cash Receipts	\$ <u>7,457.98</u>
3. Cash Disbursements	
Rent or home mortgage payment	\$ <u>2,235.37</u>
Utilities and Telephone Expenses	<u>284.99</u>
Home maintenance (repairs/upkeep)	<u>97.16</u>
Food / Groceries	<u>1,451.56</u>
Insurance payments	
Installment payments (including auto)	<u>387.99</u>
Transportation (not including car payments)	<u>287.80</u>
Legal / Professional Fees / U.S. Trustee Fees	<u>167.62</u>
Personal	<u>100.00</u>
Invstment Esp	<u>144.94</u>
Other <u>Entertainment</u>	<u>384.50</u>
Other <u>Medical</u>	<u>1,402.18</u>
Other	
Miscellaneous	<u>147.90</u>
Total Cash Disbursements	\$ <u>7,092.01</u>
4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements)	<u>365.97</u>
5. Ending Cash Balance	\$ <u>42,288.04</u>

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

Total Disbursements for the Month (from above)	<u>7,092.01</u>
Less: Transfers between bank accounts	
Add: Any amounts paid on behalf of the debtor by others	
Disbursements for U.S. Trustee Fee Calculation	<u>7,092.01</u>

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2012-06

(1) Current month beginning cash balance should equal the previous month's ending balance.

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DEBTOR: Gary A. and Betty Karen Hess **CASE NO:** 18-50438

CASH RECEIPTS DETAIL (SEE NOTE A)

For Period: 5/1/2019 to 6/1/2019

(attach additional sheets as necessary)

Debtor In Possession Account:

Date	Payer	Description	Amount
		as per attached	7,457.98

Total automatic credits for the month which identify source of deposit

Total Cash Receipts \$ 7,457.98 (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Total for all accounts should agree with total cash receipts listed on page 2.

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CASE NAME:	Gary A. and Betty Karen Hess
CASE NUMBER:	18-50438

Form 9-DS Rev. 2/96

DISBURSEMENTS SUMMARY

May, 2019

Total Disbursements from Operating Account (Note 1)	7,092.01
Total Disbursements from Payroll Account (Note 2)	
Total Disbursements from Tax Escrow Account (Note 3)	
Total Disbursements from any other Account (Note 4)	
Grand Total, all Disbursements	7,092.01

Note 1 -- Include in this amount all checks written, wire transfers made from, and any other withdrawal from the general operating account. Exclude only transfers to the debtor-in-possession payroll account, the debtor-in-possession tax escrow account or other debtor-in-possession account where the disbursements will be listed on this report.

Note 2 -- Include in this amount all checks written, wire transfers made from, and any other withdrawal from the payroll account. Exclude only transfers to the debtor-in-possession operating account, the debtor-in-possession tax escrow account or other debtor-in-possession account where the disbursements will be listed on this report.

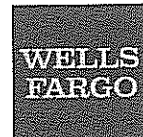
Note 3 -- Include in this amount all checks written, wire transfers made from, and any other withdrawal from the tax escrow account. Exclude only transfers to debtor-in-possession operating account, the debtor-in-possession payroll account or other debtor-in-possession account where the disbursements will be

listed on this report.

Note 4 -- Include in this amount any other disbursements made by the debtor including (but not limited to) cash paid from a petty cash fund or cash register, amounts paid from any other debtor in possession account, and amounts paid from the accounts of others on the debtor's behalf (for example, disbursements made from a law firm's escrow account as a result of a sale of property).

Wells Fargo Everyday Checking

May 20, 2019 ■ Page 1 of 3



GARY A HESS
BETTY K HESS
DEBTOR IN POSSESSION
CH 11 CASE #18-50438 (WVA)
4000 LUCY LONG DR
ROCKINGHAM VA 22801-8386

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (377)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 4/19	\$27,767.16
Deposits/Additions	3,200.30
Withdrawals/Subtractions	- 144.57
Ending balance on 5/20	\$30,822.89

Account number: 3868

GARY A HESS
BETTY K HESS
DEBTOR IN POSSESSION
CH 11 CASE #18-50438 (WVA)

Virginia account terms and conditions apply

For Direct Deposit use
Routing Number (RTN):

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

May 20, 2019 ■ Page 2 of 3



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/22		Purchase authorized on 04/20 VA ABC Store 184 Harrisonburg VA S589110597048580 Card 9700	Misc.	51.59	27,715.57
4/25		Purchase with Cash Back \$ 20.00 authorized on 04/25 Costco Whse #0238 Harrisonburg VA P00589115561615282 Card 9700	Feeds	78.27	
4/25		Purchase authorized on 04/25 Lowe's #509 Harrisonburg VA P00469115574613586 Card 9700	Misc. Exp.	14.71	27,622.59
5/6		Purchase Return authorized on 05/03 Orbitz*74212171800 Orbitz.Com WA S629124562505287 Card 9700	165.00		27,787.59
5/15		SSA Treas 310 Xxsoc Sec 051519 xxxxx6419A SSA Gary A Hess	3,035.30		30,822.89
Ending balance on 5/20					30,822.89
Totals			\$3,200.30	\$144.57	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 04/19/2019 - 05/20/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$27,622.59 <input checked="" type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,035.30 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	3 <input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC

SUNTRUST BANK
PO BOX 305183
NASHVILLE TN 37230-5183

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4704
05/24/2019



GARY A HESS DIP
CASE #18-50438
4000 LUCY LONG DR
HARRISONBURG VA 22801-8386

Account Statement

Questions? Please call
1-800-786-8787

SunTrust Debit Card Controls are now available!
Enjoy enhanced card security by controlling how and where your card is used. Lock/unlock your card by transaction type or manage your spending limits right from SunTrust Online or Mobile Banking.
Learn more at suntrust.com/cardcontrols.

Account Summary	Account Type	Account Number	Statement Period
	ESSENTIAL CHECKING	4704	04/25/2019 - 05/24/2019

Description	Amount	Description	Amount
Beginning Balance	\$6,258.88	Average Balance	\$4,591.93
Deposits/Credits	\$6,107.18	Average Collected Balance	\$4,534.53
Checks	\$3,156.68	Number of Days in Statement Period	30
Withdrawals/Debits	\$5,681.04		
Ending Balance	\$3,528.34		

Overdraft Protection	Account Number	Protected By
	4704	Not enrolled
For more information about SunTrust's Overdraft Services, visit www.suntrust.com/overdraft .		

Transaction History

Date	Check #	Transaction Description Details	Deposits/ Credits	Withdrawals/ Debits	Current Balance
04/25		Beginning Balance			6,258.88
04/26		Check Card Purchase TR DATE 04/25 Elliott Realty 843-249-1406 Sc		1,032.95	
04/26		Point of Sale Debit TR DATE 04/26 Costco Gas #02 Harrisonburg Va 93023813		26.01	
04/26		Electronic/ACH Debit Community Medici Checkpaymt 0129		79.14	5,120.78
04/29		Check Card Purchase TR DATE 04/26 Squ*sq *Bbq Exchange Gordonsville Va		26.77	
04/29		Point of Sale Debit TR DATE 04/27 Bridgewater Brid Bridgewater Va 42900034		11.57	
04/29		Check Card Purchase TR DATE 04/27 Va Abc Store 383 Harrisonburg Va		51.59	
04/29		Point of Sale Debit TR DATE 04/27 Cracker B 121 Harrisonburg Va 28584001		26.23	
04/29		Point of Sale Debit TR DATE 04/27 Lowe's #509 Harrisonburg Va 001		29.13	
04/29		Check Card Purchase TR DATE 04/28 Sheetz 00002436 Warrenton Va		29.51	
04/29		Check Card Purchase TR DATE 04/28 Sweetwater Centreville Va		80.00	
04/29		Point of Sale Debit TR DATE 04/28 Wm Supercenter # Rockingham Va 71770046		41.07	
04/29		Point of Sale Debit TR DATE 04/29 Wm Supercenter # Rockingham Va 71770088		6.44	

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Account Statement

Transaction History

Date	Check #	Transaction Description Details	Deposits/ Credits	Withdrawals/ Debits	Current Balance
04/29	135	Check AAA - Misc		120.00	
04/29	130	Check INVESTMENT		35.00	
04/29	132	Check D. T. ELL		209.00	
04/29	131	Check SUEC		279.69	4,174.78
04/30		Recurring Check Card Purchase TR DATE 04/30 Sling.Com 8883886210 Co		24.99	
04/30	133	Check H2O		33.17	
04/30	134	Check KALEN - Medical		22.71	4,093.91
05/01		Electronic/ACH Credit Ahold USA, Inc. Payment Aod0hmhzxp2d5b1	688.06		
05/01		Point of Sale Debit TR DATE 04/30 Bridgewater Va 42900034		42.08	
05/01		Point of Sale Debit TR DATE 04/30 Martins 6424 Harrisonburg Va 001		41.85	
05/01		Point of Sale Debit TR DATE 04/30 Wal-Mart Super Center Rockingham Va 71770046		36.91	4,661.13
05/02		Deposit	866.68		
05/02		Point of Sale Debit TR DATE 05/02 Costco Gas #02 Harrisonburg Va 93023813		37.54	5,490.27
05/03		Electronic/ACH Credit Broadway Drug Ce Payroll *****39-0	843.24		
05/03		Check Card Purchase TR DATE 05/02 Dean Family Dental Harrisonburg Va		1,199.00	
05/03		Check Card Purchase TR DATE 05/02 Ij Canns American Gril Winchester Va		91.00	
05/03		Electronic/ACH Debit Lexus Financial Doxopay		387.99	
05/03	136	Check WELLS FARGO		78.00	4,577.52
05/06		Point of Sale Debit TR DATE 05/03 Costco Gas #02 Harrisonburg Va 93023813		33.01	
05/06		Point of Sale Debit TR DATE 05/04 Bp#8561722Grocery Door Wilson Nc 38820701		33.81	
05/06		Point of Sale Debit TR DATE 05/04 Wal-Mart Super Center N Myrtle Beacsc 50870030		57.82	
05/06		Point of Sale Debit TR DATE 05/04 Boulineau's Iga N Myrtle Bch Sc 80725605		5.59	
05/06		Point of Sale Debit TR DATE 05/04 Boulineau's Iga N Myrtle Bch Sc 80725605		25.37	
05/06		Recurring Check Card Purchase TR DATE 05/05 Netflix Com Los Gatos Ca 004		12.99	
05/06		Point of Sale Debit TR DATE 05/05 Bargain # Barg North Myrtle Sc 49387000		48.58	
05/06		Point of Sale Debit TR DATE 05/05 Wal-Mart Super Center N Myrtle Beacsc 50870027		19.76	
05/06		Point of Sale Debit TR DATE 05/06 Boulineau's Iga N Myrtle Bch Sc 80725616		26.15	
05/06		Electronic/ACH Debit Comcast Cable Svc 3210142		203.07	4,111.37
05/07		Electronic/ACH Credit Va Dept Taxation Vasttaxrfd Xxxxx6419	2,852.50		

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05/24/2019

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Account Statement

Transaction History

Date	Check #	Transaction Description Details	Deposits/ Credits	Withdrawals/ Debits	Current Balance
05/07		Check Card Purchase TR DATE 05/05 Boundary House Calabash Nc	Food	85.00	
05/07		Point of Sale Debit TR DATE 05/07 Costco Whse #0 Myrtle Beach Sc 99033813	Food	25.40	
05/07		Point of Sale Debit TR DATE 05/07 Costco Whse #0 Myrtle Beach Sc 99033813	Food	104.61	
05/07		Point of Sale Debit TR DATE 05/07 Costco Gas #03 Myrtle Beach Sc 93033813	Gas	25.09	6,723.77
05/08		Check Card Purchase TR DATE 05/08 Tst* Dead Dog Saloon - Murrells Inlesc	Food	55.00	
05/08		Point of Sale Debit TR DATE 05/08 Boulineau's Iga N Myrtle Bch Sc 80725616	Food	20.36	6,648.41
05/09		Check Card Purchase TR DATE 05/08 Roku For Showtime Digi 816-272-8107 Ca	T.V.	10.99	
05/09	137	Check Mortgage		2,235.37	4,402.05
05/10		Point of Sale Debit TR DATE 05/10 Boulineau's Iga N Myrtle Bch Sc 80725615	Food	14.67	
05/10		Electronic/ACH Debit Silver Script Premiums	Medical	29.20	
05/10		Electronic/ACH Debit Silver Script Premiums	Medical	33.80	4,324.38
05/13		Check Card Purchase TR DATE 05/09 Oyster Rock Calabash Nc	Food	99.81	
05/13		Check Card Purchase TR DATE 05/10 Boundary House Calabash Nc	Food	61.00	
05/13		Check Card Purchase TR DATE 05/11 Dodge Store 8701 North Myrtle Sc	Gas	12.02	
05/13		Check Card Purchase TR DATE 05/11 Sheetz 00004911 Zion Crossroava	Gas	38.86	
05/13		Point of Sale Debit TR DATE 05/11 Costco Whse #0 Harrisonburg Va 99023813	Food	47.16	
05/13		Point of Sale Debit TR DATE 05/11 Wal-Mart Super Center Rockingham Va 71770044	Food	34.36	
05/13		Point of Sale Debit TR DATE 05/12 Wm Supercenter # Rockingham Va 71770044	Misc.	14.44	4,016.73
05/14		Check Card Purchase TR DATE 05/13 Small Appliance 8006283911 Ny	Misc.	22.99	3,993.74
05/16		Deposit	856.70		
05/16		Point of Sale Debit TR DATE 05/15 Bridgewater Bridgewater Va 42900034	Medical	7.39	
05/16		Point of Sale Debit TR DATE 05/16 Wal-Mart Super Center Rockingham Va 71770043	Food	48.72	
05/16		Point of Sale Debit TR DATE 05/16 Uta #1176 Harrisonburg Va 07803639	PERSONAL	23.17	
05/16		Point of Sale Debit TR DATE 05/16 Wal-Mart Super Center Rockingham Va 71770045	Food	6.13	
05/16		Point of Sale Debit TR DATE 05/16 Lowe's #509 Harrisonburg Va 001	Household Exp	45.01	
05/16		Electronic/ACH Debit Quest Capital ST 5-19Assoc Ba4	Investment Exp	109.94	4,610.08
05/17		Point of Sale Debit TR DATE 05/17 Costco Gas #02 Harrisonburg Va 93023813	Gas	20.33	4,589.75

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PO BOX 305183
NASHVILLE TN 37230-5183

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SUNTRUST

Account Statement

Transaction History

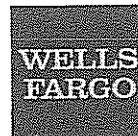
Date	Check #	Transaction Description Details	Deposits/ Credits	Withdrawals/ Debits	Current Balance
05/20		Check Card Purchase TR DATE 05/19 Marriott Westfields Wa Chantilly Va		182.75	
05/20		Point of Sale Debit TR DATE 05/17 And That# 1306 Fairfax Va 02708562		32.92	
05/20		Check Card Purchase TR DATE 05/17 Pf Changs #9937 Fairfax Va		75.00	
05/20		Check Card Purchase TR DATE 05/18 Eggspectation Restaura Chantilly Va		75.00	
05/20		Point of Sale Debit TR DATE 05/18 Wegmans 8297 Gainesville Va 04226		39.80	
05/20		Check Card Purchase TR DATE 05/18 Redtruckbakerymarshall Marshall Va		22.55	
05/20		Point of Sale Debit TR DATE 05/18 Wm Supercenter # Rockingham Va 71770046		23.03	
05/20		Point of Sale Debit TR DATE 05/19 Martins 6424 Harrisonburg Va 001		21.85	
05/20		Point of Sale Debit TR DATE 05/19 Cracker B 121 Harrisonburg Va 28584001		23.99	
05/20		Electronic/ACH Debit Vz Wireless Ve Vzw Webpay 4981584		63.96	
05/20	*139	Check		133.74	3,895.16
05/21		Recurring Check Card Purchase TR DATE 05/21 Sxm* siriusxm.Com/Acct 888-635-5144 Ny		20.38	3,874.78
05/23		Point of Sale Debit TR DATE 05/22 Wal-Mart #7177 Rockingham Va 24717701		69.31	
05/23		Point of Sale Debit TR DATE 05/23 Lowe's #509 Harrisonburg Va 001		41.43	
05/23		Point of Sale Debit TR DATE 05/23 Costco Whse #0 Harrisonburg Va 99023813		185.11	
05/23	140	Check		10.00	3,568.93
05/24		Point of Sale Debit TR DATE 05/23 Martins 6424 Harrisonburg Va 001		40.59	3,528.34
05/24		Ending Balance			3,528.34
Credit and Debit Totals			\$6,107.18	\$8,837.72	

* Indicates break in check number sequence. Check may have been processed electronically and listed as an Electronic/ACH transaction.
The Ending Daily Balances provided do not reflect pending transactions or holds that may have been outstanding when your transactions posted that day. If your available balance wasn't sufficient when transactions posted, fees may have been assessed.
For more information, including details related to fees and balances, please sign on to Online Banking.

Balance Activity History	Date	Balance	Collected Balance	Date	Balance	Collected Balance
	04/25	6,258.88	6,258.88	05/09	4,402.05	4,402.05
	04/26	5,120.78	5,120.78	05/10	4,324.38	4,324.38
	04/29	4,174.78	4,174.78	05/13	4,016.73	4,016.73
	04/30	4,093.91	4,093.91	05/14	3,993.74	3,993.74
	05/01	4,661.13	4,661.13	05/16	4,610.08	3,754.08
	05/02	5,490.27	4,624.27	05/17	4,589.75	4,589.75
	05/03	4,577.52	4,577.52	05/20	3,895.16	3,895.16
	05/06	4,111.37	4,111.37	05/21	3,874.78	3,874.78
	05/07	6,723.77	6,723.77	05/23	3,568.93	3,568.93
	05/08	6,648.41	6,648.41	05/24	3,528.34	3,528.34

Wells Fargo Everyday Checking

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BETTY K HESS
DEBTOR IN POSSESSION
CH11 CASE #18-50438 (WVA)
4000 LUCY LONG DR
ROCKINGHAM VA 22801-8386

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (377)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 4/20	\$7,329.03
Deposits/Additions	1,177.00
Withdrawals/Subtractions	- 1,109.19
Ending balance on 5/21	\$7,396.84

Account number: 3876

BETTY K HESS
DEBTOR IN POSSESSION
CH11 CASE #18-50438 (WVA)

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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WELLS
FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/26		Purchase authorized on 04/24 Vito's Italian Kit Harrisonburg VA S389114812479513 Card 9718 <i>dinner</i>		28.08	7,300.95
4/29		ATM Withdrawal authorized on 04/27 2005 E. Market St Harrisonburg VA 0000788 ATM ID 0258W Card 9718 <i>dinner and food</i>		200.00	7,100.95
4/30		Purchase authorized on 04/30 WM Superc Wal-Mart Sup Rockingham VA P00000000570419254 Card 9718 <i>food</i>		12.16	7,088.77
5/1		Purchase authorized on 04/28 Weathertech Direct 800-441-6287 IL S389118698375218 Card 9718 <i>dinner SUV car</i>		137.95	
5/1		Purchase authorized on 05/01 Costco Gas #0238 Harrisonburg VA P00309121516106672 Card 9718 <i>food</i>		24.68	6,926.14
5/3		Purchase authorized on 05/01 Miracle Car Wash # Harrisonburg VA S589121644528799 Card 9718 <i>washed car</i>		9.00	6,917.14
5/6		Recurring Payment authorized on 05/04 AOL* Service 800-827-6364 VA S389125093763945 Card 9718 <i>AOL</i>		39.99	6,877.15
5/8		SSA Treas 310 Xxsoc Sec 050819 xxxxx4482A SSA Betty K Hess	1,177.00		8,054.15
5/13		ATM Withdrawal authorized on 05/12 2005 E. Market St Harrisonburg VA 0004585 ATM ID 0258W Card 9718 <i>4 Birthdays & food</i>		300.00	7,754.15
5/14		Purchase authorized on 05/14 Wal-Mart Super Center Rockingham VA P00000000775171008 Card 9718 <i>food</i>		15.16	
5/14		Purchase authorized on 05/14 Wal-Mart #7177 Rockingham VA P0000000070178168 Card 9718 <i>food</i>		11.29	7,727.70
5/15		Vz Wireless Ve VzW Webpay 190514 4921463 Betty *Hess <i>verizon cell phone</i>		102.86	7,624.84
5/16		ATM Withdrawal authorized on 05/16 2005 E. Market St Harrisonburg VA 0005561 ATM ID 0258W Card 9718 <i>hair & nails</i>		100.00	7,524.84
5/17		Purchase authorized on 05/15 Bella Mia 724-2831878 VA S309135816250846 Card 9718 <i>dinner</i>		34.82	7,490.02
5/20		Purchase with Cash Back \$ 20.00 authorized on 05/20 Wal-Mart Super Center Harrisonburg VA P00000000537125099 Card 9718 <i>food etc</i>		37.23	7,452.79
5/21		Purchase authorized on 05/21 Costco Gas #0238 Harrisonburg VA P00469141722468116 Card 9718 <i>food</i>		31.62	
5/21		Purchase authorized on 05/21 Costco Whse #0238 Harrisonburg VA P00469141743210230 Card 9718 <i>food for Sunday meal out</i>		24.33	7,396.84
Ending balance on 5/21					7,396.84
Totals			\$1,177.00	\$1,109.19	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 04/20/2019 - 05/21/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$1,500.00	\$6,877.15 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$1,177.00 <input checked="" type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	12 <input checked="" type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐